



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Josephson et al.)
Serial Number: 10/063,796) Examiner: Kim, Ahshik
Filed: May 14, 2002	Art Unit: 2876
For: METHOD FOR VERIFYING	Conf. No: 2713
AND AUTHENTICATING INITIALLY NAMED PAYEE OF NEGOTIABLE INSTRUMENTS	I hereby certify that this correspondence is being deposited with the United States Postal Service as firs class mail, postage prepaid, and addressed to Mail Stop Non-Fee Amendments, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on May 5, 2004.
	RoseAnn White 5-5-04 RoseAnn White Date

Date: May 5, 2004

Mail Stop Non-Fee Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND REMARKS IN RESPONSE TO SECOND OFFICE ACTION

Dear Sir:

This Amendment and Remarks is in response to the Second Office Action mailed March 10, 2004, for the above captioned application.

Claims 1 and 3-19 are pending in this application and have been rejected. Claims 1 and 3 - 19 have been amended, and new claim 20 has been added.

Amendment to the Specification begins on page 2 of this paper.

Listing of claims begins on page 8 of this paper.

Remarks begin on page 12 of this paper.